2-591.5 (Docket Number)

As a bel w named inventor, I hereby declare that:

- my residence, p st office address and citizenship are as stated below next to my name;
- I believe I am the riginal, first and sole invent r (if only ne name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: SYSTEM FOR MANAGING RISK,
- the specification of which is attached hereto unless the following box is checked:

 If the box is checked,

the application was filed on Jan. 31, 2001 as U.S. Application Number 09/774,538 or PCT International Application Number and was amended on (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR §1.56.

I hereby claim foreign priority benefits under 35 U.S.C. §119(a)-(d) or §365(b) of any foreign application(s) for patent or inventor's certificate, or §365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed.

	Prior Foreign Application		Priority Not Claimed
(Application Number)	(Country)	(Day/Month/Year Filed)	
(Application Number)	(Country)	(Day/Month/Year Filed)	
(Application Number)	(Country)	(Day/Month/Year Filed)	

To the extent permitted by rule or law, I hereby incorporate by reference the Prior Foreign Application(s) listed above.

I hereby claim the benefits under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

(Provisional Application Number)	(Day/Month/Year Filed)
(Provisional Application Number)	(Day/Month/Year Filed)

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose information which is material to patentability, as defined in 37 CFR §1.56, which became available between the filing date of the prior application and the national or PCT International filing date of this application.

(Application Number)	(Day/Month/Year Filed)	(Statuspatented, pending, abandoned)
(Application Number)	(Day/Month/Year Filed)	(Statuspatented, pending, abandoned)



203 261 5676

I hereby appoint the attorney(s) and/or agent(s) assigned to the customer number listed below, as may from time to time be amended, belonging to the firm of Ware, Fressola, Van Der Sluys & Adolphson LLP, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Customer Number			
4955			
4733	004955		
	PATENT AND TRADEHARK OFFICE		
Address all telephone calls to: Ware, Fressola, Van Der correspondence to:	Sluys & Adolphson LLP at (203) 261-1234. Address all		
Customer Number	1 A B A H B A H B A H B A H B A H B A H B A H B A H B A H B A H B A H B A H B A H B A H B A H B A H B A H B A		
4955			
	004955		
	PATENT AND TRADEMARK OFFICE		
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.			
	IRAHAMS ddle initial, FAMILY NAME(S) IN UPPER CASE)		
AQUILLE AQUILLE THE INVERTOR (SEVEN RELIES, III			
Inventor's Signature	<u>March 1, 2001</u> Date		
Sydney NSW Australia Residence	Australian Citizenship		
Post Office Address: 6 Ashely Grove, Gordon, Sydney NSW Australia 2072			
	CIRLAN Ile initial, FAMILY NAME(S) IN UPPER CASE)		
Inventor's Signature	March 1, 2001. Date		
Sydney NSW Australia Residence	Romania Citizenship		
Post Office Address: 15/5-9 Northcote Rd., Hornsby, Sydney NSW Australia 2077			
Full name of third inventor (given name, middl	e initial, FAMILY NAME(S) IN UPPER CASE)		
Inventor's Signature	Date		
Residence	Citizenship		
Post Office Address:			

Additional inventors are being named on separately numbered sheets attached hereto.

Electronic POA Form

WARE FRESSOLA

Attorney Docket No. 2-591.5

We covenant with said assignee, its successors, assigns and legal representatives that the rights and property herein conveyed are free and clear of any encumbrance, and that we have full right to convey the same as herein expressed.

Signed at	Sy.	dnex		, this
1st_	day of		March	_, 2001.
			4891/4	
		Iaı	n E. Abraham	S [·]

Signed in our presence and acknowledged to be an assignment of the application (invention) herein above referred to.

Witness:

Date

March 1, 2001

Witness:

Date: March 1,200

Lauraina Bar

Attorney Docket No. 2-591.5

Signed at	Sydney, this
1st day	of Mark, 2001.
	W-
	Padu C Cirlan

Signed in our presence and acknowledged to be an assignment of the application (invention) herein above referred to.

Witness:

Date:

Date: March 1. 2

#3

RADEMARY They's Docket No. 2-591.5

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

X	In re application of: Ian E. Abrahams and Radu Application No.: 00/774,538 Filed: January 31, 2001	C. CIRLAN Group No. Examiner:
	For: System for Managing Risk	
	*NOTE: Insert name(s) of inventor(s) and title also for patent. Where also insert application number and filing date, and add Box M	
	VERIFIED STATEMENT (DE CLAIMING SMALL ENTITY STATUS (37	
With 1	respect to the invention described in	
	the specification filed herewith.	
	 ☑ application No. 09/774,538, filed January 31□ patent no. , issued	, 2001.
I. ID	ENTIFICATION OF DECLARANT AND RIG	HTS AS A SMALL ENTITY
I her	eby declare that I am	
	(complete either (a), (b), (c)	or (d) below)
as de	Independent Inventor a below named independent inventor, and the fined in 37 CFR 1.9(c), for purposes of paying ree 35, United States Code, to the Patent and Trade	educed fees under § 41(a) and (b)
(b)	Noninventor Supporting a Claim by Another making this verified statement to support a cl	aim by
	for a small entity status for purposes of paying (b) of Title 35, United States Code, if I had ma	

(c) Small Business Concern

United States Code.

☐ the owner of the small business concern identified below:

an official of the small business concern empowered to act on behalf of the concern identified below:

Name of Concern: CorProfit Systems Pty Ltd Address of Concern: Level 10, St. Martins Tower

31 Market Street

Sydney NSW Australia 1230

and that the above identified small business concern qualifies as a small business concern, as defined in 13 CFR 121.3-18, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under §§ 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control both.

(d) Non-Profit Organization
an official empowered to act on behalf of the nonprofit organization identified
below:
Name of Organization:
Address of Organization:
TYPE OF ORGANIZATION
☐ University or Other Institution of Higher Education
☐ Tax Exempt Under Internal Revenue Service Code
(26 USC 501(a) and 501(c) (3))
☐ Nonprofit Scientific or Educational Under Statute of State of the United States
of America
(Name of State)
(Citation of Statute)
☐ Would Qualify as Tax Exempt Under Internal Revenue Service Code (26 USC
501(a) and 501(c) (3), if Located in the United States of America
☐ Would Qualify as Nonprofit Scientific or Educational Under Statute of State of
the United States of America, if Located in the United States of America
(Name of State)
(Citation of Statute)
and that the nonprofit organization identified above as a nonprofit organization, as defined in
37 CFR 1.9(e), for purposes of paying reduced fees under Sections 41(a) and (b) of Title 35.

(Verified Statement (Declaration) Claiming Small Entity Status (37 CFR 1.9(c-f) and 1.27(b-d)



II. OWNERSHIP OF INVENTION BY DECLARANT

conveyed to the a	above identified		
	person	⊠ concern	□ organization
(ite	em (a) or (b) above)	(item (c) above)	(item (d) above)
EXCEPT, that if	the rights held are not exc	clusive, each individu	al, concern or organization
			ne invention are held (1) by any
			nder 37 CFR 1.9(c) if that
			ot qualify as a small business
	CFR 1.9(d) or (3) a nonp		
	ch person, concern, or org	•	
	i, concerns or organization		
*NOTE: Separate verif			nization having rights to the invention
Full Name			
Address			· · · · · · · · · · · · · · · · · · ·
☐ INDIVIDUAL	☐ SMALL BUSINESS CO	NCERN D NONPRO	FIT ORGANIZATION
Full Name		•	
Address			
☐ INDIVIDUAL	☐ SMALL BUSINESS CON	CERN D NONPRO	FIT ORGANIZATION

I hereby declare that rights under contract or law remain with and/or have been

III. ACKNOWLEDGEMENT OF DUTY TO NOTIFY PTO OF STATUS CHANGE

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

IV. DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.



(complete only (e) or (f) below)

(e) NOTE: All inventors must sign the verified statement.	
Name of Inventor	Date
Signature of Inventor	
Name of Inventor	Date
Signature of Inventor	
Name of Inventor	Date
Signature of Inventor (add lines for any additional	inventors who must sign)
or	
(f) NOTE: The title of the person signing on behalf of a concern or nonpro	ofit organization should be specified.
Name of Person Signing: Ian E. Abrahams	
Title of Person	edo it organization)
Address of Person Signing. 6 Ashely Grove, Gord	don, Sydney NSW Australia 2072
Signature	DATE 19/3/01
(Verified Statement (Declar	ration) Claiming Small Entity Status (37 CFR 1.9(c-f) and 1.27(b-d))